

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
FORT MYERS DIVISION

In re:

CHRIS E. CARHART,

Case No. 9:16-bk-06499-FMD

Debtor.

\_\_\_\_\_ /

ROBERT E. TARDIF, JR., Trustee,

Adv. Pro. No. 9:17-AP-00505-FMD

Plaintiff,

v.

KEXIN CARHART

Judge: Caryl E. Delano

Defendant.

\_\_\_\_\_ /

AMENDED ANSWER  
TO ADVERSARY COMPLAINT

Now comes, the Defendant, Kexin Carhart (Hereinafter the “Defendant”) and in Answer to the Trustee’s Complaint state as hereinafter follows:

1. The Defendant Admits the allegations of this Paragraph 1
2. The Defendant Admits the allegations of this Paragraph 2.
3. The Defendant Admits the allegations of this Paragraph 3.
4. The Defendant Admits the allegations of this Paragraph 4.
5. The Defendant Admits the allegations of this Paragraph 5.
6. The Defendant Admits the allegations of this Paragraph 6.
7. The Defendant Admits the allegations of this Paragraph 7.
8. The Defendant Admits the allegations of this Paragraph 8.
9. The Defendant Denies the allegations of this Paragraph 9. Furthermore, the Defendant affirmatively states that the Naperville property is subject to two secured interests, to wit: a first mortgage to Bank of America for \$460,000.00 and a valid

Illinois judgment lien against the Debtor's one half of the property, in the amount of \$333,614.33 that viewed together constitute a dollar amount far in excess of the estimated value of the property of \$750,000.00 plus costs of sale and the expenses of preserving the property since the Bankruptcy case was first filed. If the property is sold, the estate would realize nothing, rendering the sale of the Naperville property a useless act.

10. The Defendant Denies the allegations of this Paragraph 10. Furthermore the Defendant restates her affirmative answer to paragraph 9 above.
11. The Defendant admits the allegations of paragraph 11.

Wherefore, the Defendant prays for the entry of a judgment against the Plaintiff Trustee and denying the sale of the Defendant's Illinois Property.

Respectfully Submitted;  
Kexin Carhart, Defendant

By: /S/RICHARD J. HOLLANDER  
RICHARD J. HOLLANDER  
Florida Bar No. 182746

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to: U.S. Trustee, 501 E. Polk Street, Suite 1200, Tampa, FL 33602 and Robert E. Tardif, Jr., Trustee, P.O. Box 2140, Fort Myers, FL 33902, by first class U.S. Mail, postage fully prepaid, or by electronic notice, this 13<sup>th</sup> day of November, 2017.

MILLER, HOLLANDER and JEDA  
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By: /S/RICHARD J. HOLLANDER  
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